

Comparison of Insurance Policies

Presented By: [Licensed user's name appears here]

Insured: Erin Montgomery

Comparison of Values

| | | Indexed Universal Life Interest Rate: 7.00% | | | Indexed Universal Life Interest Rate: 7.00% | | | |
|----|------------|--|---------------------------------------|-----------------------------|--|---------------------------------------|-----------------------------|----------------------|
| | | (1) | Better Long-Term Results | | Better Short-Term Results | | | |
| Yr | Female Age | Premium Payment | (2) After Tax Policy Loan Proceeds | (3) Year End Cash Value* | (4) Death Benefit | (5) After Tax Policy Loan Proceeds | (6) Year End Cash Value* | (7) Death Benefit |
| 1 | 27 | 15,000 | 0 | 0 | 2,201,477 | 0 | 9,074 | 2,201,477 |
| 2 | 28 | 15,000 | 0 | 0 | 2,201,477 | 0 | 18,568 | 2,201,477 |
| 3 | 29 | 15,000 | 0 | 1,090 | 2,201,477 | 0 | 28,578 | 2,201,477 |
| 4 | 30 | 15,000 | 0 | 16,151 | 2,201,477 | 0 | 39,322 | 2,201,477 |
| 5 | 31 | 15,000 | 0 | 32,333 | 2,201,477 | 0 | 50,841 | 2,201,477 |
| 6 | 32 | 15,000 | 0 | 49,709 | 2,201,477 | 0 | 63,202 | 2,201,477 |
| 7 | 33 | 15,000 | 0 | 68,341 | 2,201,477 | 0 | 76,440 | 2,201,477 |
| 8 | 34 | 15,000 | 0 | 94,217 | 2,201,477 | 0 | 90,613 | 2,201,477 |
| 9 | 35 | 15,000 | 0 | 121,529 | 2,201,477 | 0 | 105,777 | 2,201,477 |
| 10 | 36 | 15,000 | 0 | 151,149 | 2,201,477 | 0 | 122,772 | 2,201,477 |
| 11 | 37 | 15,000 | 0 | 182,640 | 2,201,477 | 0 | 141,123 | 2,201,477 |
| 12 | 38 | 15,000 | 0 | 216,136 | 2,201,477 | 0 | 160,921 | 2,201,477 |
| 13 | 39 | 15,000 | 0 | 253,440 | 2,201,477 | 0 | 187,185 | 2,201,477 |
| 14 | 40 | 15,000 | 0 | 287,021 | 2,201,477 | 0 | 215,476 | 2,201,477 |
| 15 | 41 | 15,000 | 0 | 323,151 | 2,201,477 | 0 | 245,888 | 2,201,477 |
| 16 | 42 | 15,000 | 0 | 361,982 | 2,201,477 | 0 | 278,537 | 2,201,477 |
| 17 | 43 | 15,000 | 0 | 403,766 | 2,201,477 | 0 | 313,637 | 2,201,477 |
| 18 | 44 | 15,000 | 0 | 448,730 | 2,201,477 | 0 | 351,373 | 2,201,477 |
| 19 | 45 | 15,000 | 0 | 497,155 | 2,201,477 | 0 | 391,982 | 2,201,477 |
| 20 | 46 | 15,000 | 0 | 549,357 | 2,201,477 | 0 | 435,733 | 2,201,477 |
| 21 | 47 | 15,000 | 0 | 605,639 | 2,201,477 | 0 | 482,878 | 2,201,477 |
| 22 | 48 | 15,000 | 0 | 666,408 | 2,201,477 | 0 | 533,772 | 2,201,477 |
| 23 | 49 | 15,000 | 0 | 732,060 | 2,201,477 | 0 | 588,755 | 2,201,477 |
| 24 | 50 | 0 | 50,000 | 734,417 | 2,148,977 | 39,000 | 591,247 | 2,160,527 |
| 25 | 51 | 0 | 51,500 | 736,425 | 2,092,277 | 40,170 | 593,521 | 2,116,301 |
| 26 | 52 | 0 | 53,045 | 737,992 | 2,031,120 | 41,375 | 595,473 | 2,068,598 |
| 27 | 53 | 0 | 54,636 | 738,983 | 1,965,234 | 42,616 | 596,945 | 2,017,207 |
| 28 | 54 | 0 | 56,275 | 739,420 | 1,894,332 | 43,895 | 597,953 | 1,961,904 |
| 29 | 55 | 0 | 57,964 | 739,304 | 1,818,113 | 45,212 | 598,482 | 1,902,453 |
| 30 | 56 | 0 | 59,703 | 738,652 | 1,736,257 | 46,568 | 598,530 | 1,838,606 |
| | | 345,000 | 383,123 | | | 298,836 | | |

Accelerated Cash Value

The red-outlined numbers in Column (6) exceed the numbers in Column (3) for the first seven years.

After that, Column (3) outperforms Column (6).

Both Column (3) and Column (6) end up fairly close to each other at the end of the analysis on Page 5.

Accelerated Cash Flow

Starting at age 50, the tax free cash flow in Column (2) is consistently 128.2% higher than the corresponding cash flow in Column (5). This is the advantage of foregoing high early cash values.

*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a basic illustration from the issuing life insurance company.

Comparison of Insurance Policies

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Insured: Erin Montgomery

Comparison of Values

Indexed Universal Life
Interest Rate: 7.00%

Indexed Universal Life
Interest Rate: 7.00%

| Yr | Female Age | (1) Premium Payment | Better Long-Term Results | | | Better Short-Term Results | | |
|----|------------|------------------------|---------------------------------------|-----------------------------|----------------------|----------------------------------|-----------------------------|----------------------|
| | | | (2) After Tax Policy Loan Proceeds | (3) Year End Cash Value* | (4) Death Benefit | (5) After Tax Policy Proceeds | (6) Year End Cash Value* | (7) Death Benefit |
| 31 | 57 | 0 | 61,494 | 737,539 | 1,648,428 | 47,965 | 598,160 | 1,770,099 |
| 32 | 58 | 0 | 63,339 | 736,020 | 1,554,270 | 49,404 | 597,401 | 1,696,656 |
| 33 | 59 | 0 | 65,239 | 734,194 | 1,453,409 | 50,886 | 596,333 | 1,617,984 |
| 34 | 60 | 0 | 67,196 | 732,172 | 1,345,450 | 52,413 | 595,039 | 1,533,776 |
| 35 | 61 | 0 | 69,212 | 730,055 | 1,229,976 | 53,985 | 593,579 | 1,443,707 |
| 36 | 62 | 0 | 71,288 | 727,970 | 1,201,923 | 55,605 | 592,021 | 1,347,433 |
| 37 | 63 | 0 | 73,427 | 725,834 | 1,194,459 | 57,273 | 590,461 | 1,244,595 |
| 38 | 64 | 0 | 75,629 | 723,490 | 1,183,512 | 58,991 | 589,024 | 1,134,810 |
| 39 | 65 | 0 | 77,898 | 721,035 | 1,168,780 | 60,761 | 587,905 | 1,017,678 |
| 40 | 66 | 0 | 80,235 | 718,455 | 1,173,748 | 62,584 | 587,329 | 947,575 |
| 41 | 67 | 0 | 82,642 | 715,828 | 1,177,405 | 64,461 | 587,355 | 952,606 |
| 42 | 68 | 0 | 85,122 | 713,212 | 1,179,607 | 66,395 | 587,548 | 956,648 |
| 43 | 69 | 0 | 87,675 | 710,706 | 1,180,237 | 68,387 | 588,000 | 959,619 |
| 44 | 70 | 0 | 90,306 | 708,424 | 1,179,169 | 70,438 | 588,813 | 961,431 |
| 45 | 71 | 0 | 93,015 | 706,803 | 1,143,062 | 72,551 | 590,344 | 935,701 |
| 46 | 72 | 0 | 95,805 | 706,127 | 1,100,830 | 74,728 | 592,831 | 905,326 |
| 47 | 73 | 0 | 98,679 | 706,752 | 1,052,042 | 76,970 | 596,573 | 869,977 |
| 48 | 74 | 0 | 101,640 | 709,135 | 996,285 | 79,279 | 601,945 | 829,339 |
| 49 | 75 | 0 | 104,689 | 713,841 | 933,162 | 81,657 | 609,411 | 783,113 |
| 50 | 76 | 0 | 107,830 | 720,183 | 954,664 | 84,107 | 618,447 | 804,177 |
| 51 | 77 | 0 | 111,064 | 728,399 | 979,046 | 86,630 | 629,257 | 827,817 |
| 52 | 78 | 0 | 114,396 | 738,734 | 1,006,614 | 89,229 | 642,057 | 854,296 |
| 53 | 79 | 0 | 117,828 | 751,454 | 1,037,703 | 91,906 | 657,078 | 883,900 |
| 54 | 80 | 0 | 121,363 | 766,819 | 1,072,642 | 94,663 | 674,551 | 916,914 |
| 55 | 81 | 0 | 125,004 | 784,993 | 1,111,661 | 97,503 | 694,627 | 953,545 |
| 56 | 82 | 0 | 128,754 | 806,205 | 1,155,065 | 100,428 | 717,515 | 994,059 |
| 57 | 83 | 0 | 132,617 | 830,672 | 1,203,145 | 103,441 | 743,414 | 1,038,718 |
| 58 | 84 | 0 | 136,595 | 858,598 | 1,256,185 | 106,544 | 772,514 | 1,087,773 |
| 59 | 85 | 0 | 140,693 | 890,135 | 1,314,418 | 109,741 | 804,968 | 1,141,442 |
| 60 | 86 | 0 | 144,914 | 925,530 | 1,378,180 | 113,033 | 841,004 | 1,200,025 |
| | | 345,000 | 3,308,711 | | | 2,580,794 | | |

*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a basic illustration from the issuing life insurance company.

Comparison of Insurance Policies

Presented By: [Licensed user's name appears here]

Insured: Erin Montgomery

Comparison of Values

| | | Indexed Universal Life Interest Rate: 7.00% | | | Indexed Universal Life Interest Rate: 7.00% | | | |
|----|------------|--|--------------------------------|----------------------|--|--------------------------------|----------------------|---------------|
| | | Better Long-Term Results | | | Better Short-Term Results | | | |
| | | (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| | | Premium Payment | After Tax Policy Loan Proceeds | Year End Cash Value* | Death Benefit | After Tax Policy Loan Proceeds | Year End Cash Value* | Death Benefit |
| Yr | Female Age | | | | | | | |
| 61 | 87 | 0 | 149,261 | 964,862 | 1,447,633 | 116,424 | 880,719 | 1,263,687 |
| 62 | 88 | 0 | 153,739 | 1,007,363 | 1,522,057 | 119,917 | 923,542 | 1,331,893 |
| 63 | 89 | 0 | 158,351 | 1,052,651 | 1,601,139 | 123,514 | 969,207 | 1,404,435 |
| 64 | 90 | 0 | 163,102 | 1,100,196 | 1,684,417 | 127,219 | 1,017,338 | 1,480,990 |
| | | 345,000 | 3,933,164 | | | 3,067,868 | | |

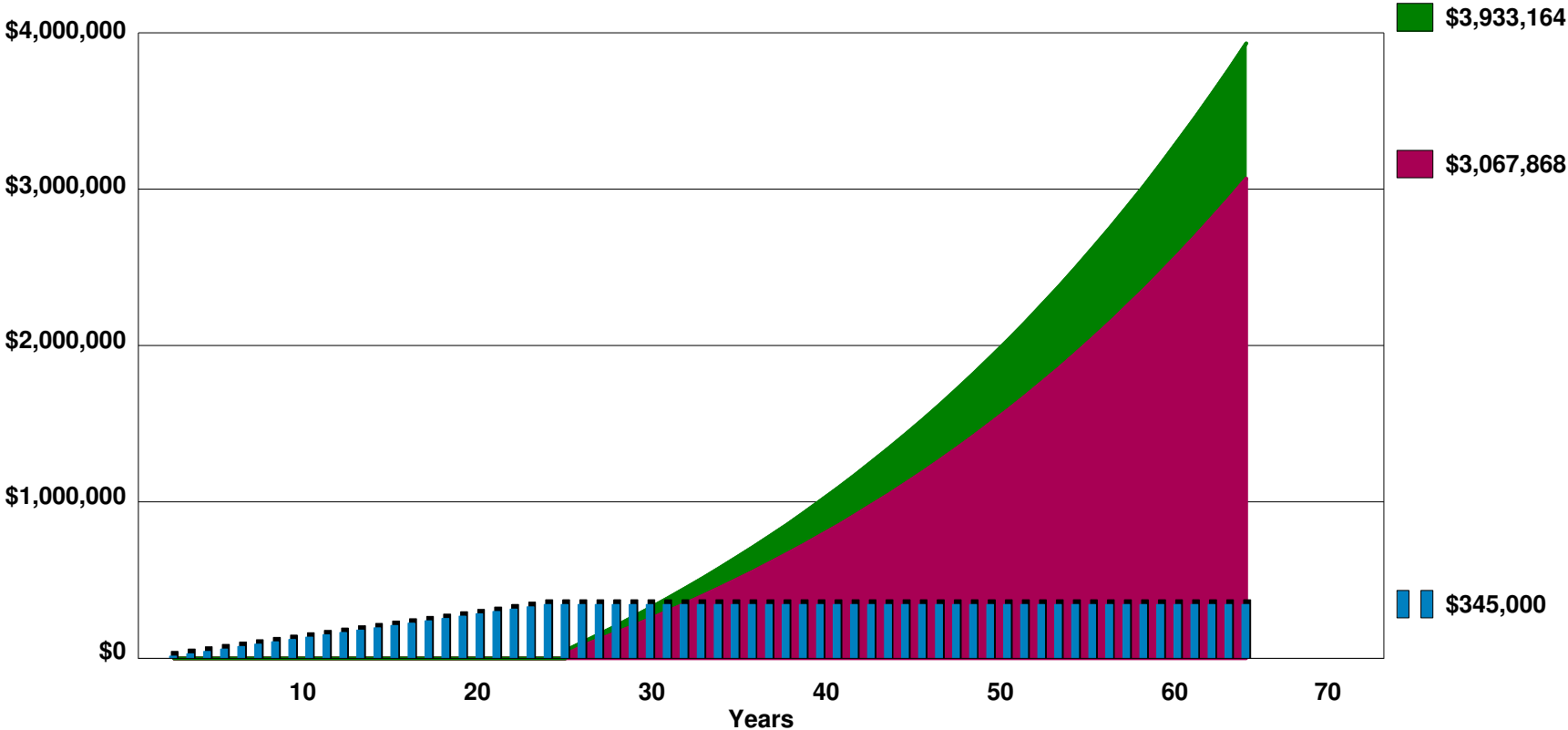
*This illustration assumes the nonguaranteed values shown continue in all years. This is not likely, and actual results may be more or less favorable. This illustration is not valid unless accompanied by a basic illustration from the issuing life insurance company.

Comparison of Insurance Policies

Presented By: [Licensed user's name appears here]

Insured: Erin Montgomery

64 Year Summary Analysis of Cumulative After Tax Loan Proceeds



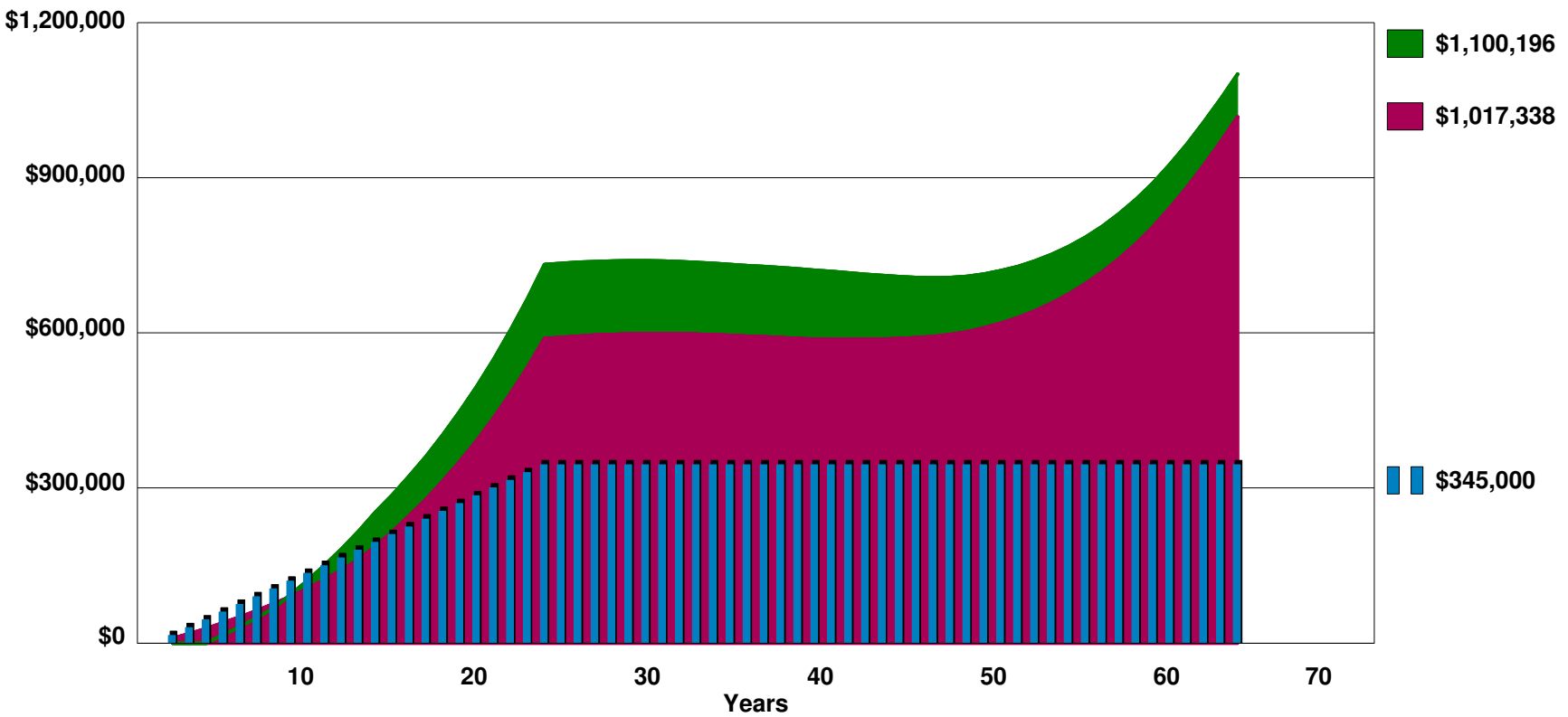
At Year 64
Cumulative Premium Payment ■ \$345,000
Better Long-Term Results ■ \$3,933,164
Better Short-Term Results ■ \$3,067,868

Comparison of Insurance Policies

Presented By: [Licensed user's name appears here]

Insured: Erin Montgomery

64 Year Summary Analysis of Cash Values



At Year 64

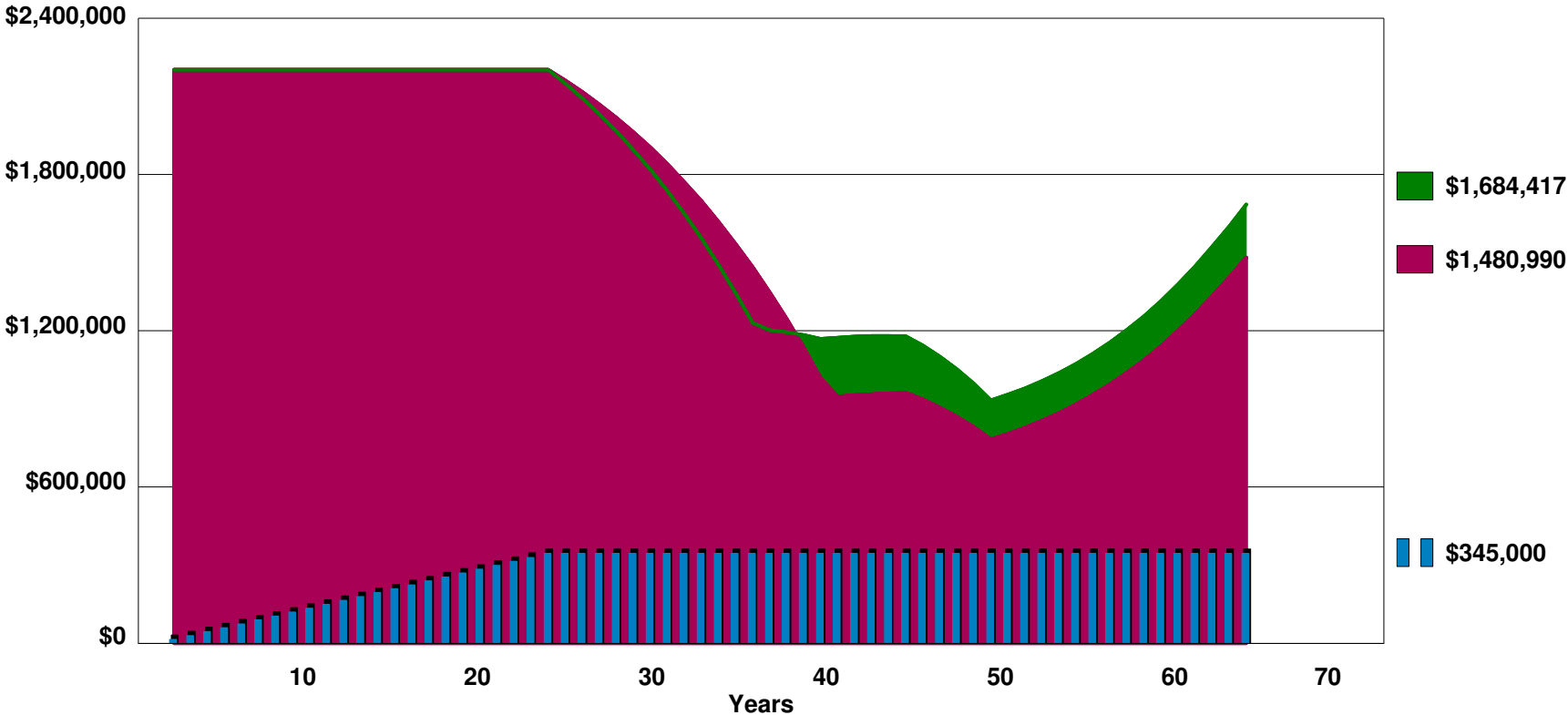
| | |
|----------------------------|-------------|
| Cumulative Premium Payment | \$345,000 |
| Better Long-Term Results | \$1,100,196 |
| Better Short-Term Results | \$1,017,338 |

Comparison of Insurance Policies

Presented By: [Licensed user's name appears here]

Insured: Erin Montgomery

64 Year Summary Analysis of Death Benefits



At Year 64

- Cumulative Premium Payment ■ \$345,000
- Better Long-Term Results ■ \$1,684,417
- Better Short-Term Results ■ \$1,480,990